

Information to identify the case:

Debtor 1	<u>Ryan M. Stear</u>	Social Security number or ITIN	xxx-xx-6654
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23404-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan M. Stear

12/26/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ryan M. Stear
 Debtor

Case No. 19-23404-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Dec 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2019.

db +Ryan M. Stear, 405 Hodgson Road, Darlington, PA 16115-1515
 15113259 Amerigas, 3540 State Route 151, Aliquippa, PA 15001-5908
 15113263 +Chippewa Township & Black Hawk School, c/o Tax Collector, 2811 Darlington Road,
 Beaver Falls, PA 15010-1027
 15113270 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 15113271 +National Enterprise Systems, 2479 Edison Blvd. Unit A, Twinsburg, OH 44087-2476
 15113277 +Valley Waste, 261 Wallace Run Road, Beaver Falls, PA 15010-5759

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 27 2019 02:42:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 27 2019 02:43:05 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Dec 27 2019 07:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15113260 EDI: ATTWIREBK.COM Dec 27 2019 07:03:00 AT&T, PO Box 5014, Carol Stream, IL 60197-5014

15113261 +EDI: CAPITALONE.COM Dec 27 2019 07:03:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281

15113262 +EDI: CAPITALONE.COM Dec 27 2019 07:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285

15113266 +E-mail/Text: bankruptcy@clearviewfcu.org Dec 27 2019 02:42:17
 Clearview Federal Credit Union, Attn: Bankruptcy, 8805 University Boulevard,
 Moon Township, PA 15108-4212

15113264 +E-mail/Text: bankruptcy@clearviewfcu.org Dec 27 2019 02:42:17
 Clearview Federal Credit Union, 8805 University Blvd, Coraopolis, PA 15108-4212

15113268 EDI: JEFFERSONCAP.COM Dec 27 2019 07:03:00 Jefferson Capital Systems, LLC, 16 Mclelland Rd,
 Saint Cloud, MN 56303

15113268 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 27 2019 02:42:36 Jefferson Capital Systems, LLC,
 16 Mclelland Rd, Saint Cloud, MN 56303

15113269 EDI: JEFFERSONCAP.COM Dec 27 2019 07:03:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302

15113269 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 27 2019 02:42:36 Jefferson Capital Systems, LLC,
 Po Box 1999, Saint Cloud, MN 56302

15113272 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 27 2019 02:42:23 Penn Power, PO Box 16001,
 Reading, PA 19612-6001

15114036 +EDI: RMSC.COM Dec 27 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

15113274 +EDI: RMSC.COM Dec 27 2019 07:03:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

15113273 +EDI: RMSC.COM Dec 27 2019 07:03:00 Synchrony Bank/Walmart, Po Box 965024,
 Orlando, FL 32896-5024

15113276 +EDI: CHRYSLER.COM Dec 27 2019 07:03:00 Td Auto Finance, Attn: Bankruptcy, Po Box 9223,
 Farmington Hills, MI 48333-9223

15113275 +EDI: CHRYSLER.COM Dec 27 2019 07:03:00 Td Auto Finance, Po Box 9223,
 Farmington, MI 48333-9223

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
 cr TD Auto Finance LLC

15113267* +Clearview Federal Credit Union, Attn: Bankruptcy, 8805 University Boulevard,
 Moon Township, PA 15108-4212

15113265* +Clearview Federal Credit Union, 8805 University Blvd, Coraopolis, PA 15108-4212

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 22

Date Rcvd: Dec 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2019 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lauren M. Lamb on behalf of Debtor Ryan M. Stear
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei
dl-steinberg.com
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com,
acarmany@schillerknapp.com;bfisher@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6